

CLIENT SERVICES, INC.

Office Hours (Central Time): Monday-Thursday: 8am-8pm  
Friday: 8am-5pm  
Saturday: 7am-11am  
Sunday: Closed

09/18/2017



RE: Synchrony Bank Amazon.com Store Card  
ACCOUNT NUMBER: [REDACTED]  
BALANCE DUE: \$1,124.34

SETTLEMENT CONFIRMATION

We are offering you a settlement amount of \$450.00, to settle this account for less than the balance due.\* To accept this settlement offer, our office must receive the first payment by the date listed beside the initial payment on page two (2) of this settlement offer notice. This offer is contingent upon timely receipt of all payment(s). If payment(s) are not received in our office by the dates outlined on page two (2) of this document, this offer will be withdrawn and will be deemed null and void. We are not obligated to renew this offer.

We look forward to working with you in resolving this matter.

[REDACTED]

\*Subject to certain exceptions, Synchrony Bank is required under section 6050P of the Internal Revenue Code, and the regulations thereunder to issue a Form 1099-C for any discharge of debt of \$600 or more. For these purposes, any portion of a debt that is canceled or forgiven is considered discharged. Under these rules, a discharge of debt must be reported regardless of whether the debtor is subject to tax on the discharged debt. Whether reported to you on Form 1099-C or not, amounts discharged may need to be included in your income. Please contact your tax adviser concerning the particular U.S. Federal income tax consequences to you.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FOR IMPORTANT RIGHTS AND PRIVILEGES WHICH MIGHT APPLY TO YOUR STATE OF RESIDENCE  
PLEASE SEE FINAL PAGE